

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

US Bank National Association, As Successor Trustee to  
Bank of America, National Association (Successor by  
Merger to Lasalle Bank National Association) As Trustee  
for Morgan Stanley Mortgage Loan Trust 2007-1XS

In Re:

Patricia Conte, Stephen J. Conte Jr.

Debtors.



Order Filed on February 7, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-29278 JKS

Adv. No.:

Hearing Date: 1/24/19 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 7, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtor: Patricia Conte, Stephen J. Conte Jr.

Case No: 18-29278 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, US Bank National Association, As Successor Trustee to Bank of America, National Association (Successor by Merger to Lasalle Bank National Association) As Trustee for Morgan Stanley Mortgage Loan Trust 2007-1XS, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 396 Fairview Avenue, Paramus, NJ 07652, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ralph A. Ferro Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 25, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through January 2019 for a total post-petition default of \$51,540.04 (4 @ \$12,885.01); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$51,540.04 will be paid by Debtor remitting \$8,590.00 per month for five months and \$8,590.04 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 636007, Littleton CO 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan

**(Page 3)**

Debtor: Patricia Conte, Stephen J. Conte Jr.

Case No: 18-29278 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.